

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of the Claims:

1. (currently amended) A method adding a targeted advertisement to a periodical, the method comprising:

- a. creating a first brochure version template and a second brochure version template, wherein each template has a variable print field;
- b. accessing a subscriber list of subscribers to the periodical;
- c. establishing a sorting criteria for sorting the subscriber list into sub-lists;
- d. generating a first sub-list of subscribers and a second sub-list of subscribers based on the sorting criteria;
- e. printing a first brochure version for each subscriber in said first sub-list by calling up the first brochure version template and subscriber information corresponding to the variable print field, and printing the brochure using print information from the template and subscriber information, wherein each printed first brochure version includes personalized information unique to a subscriber included in the first sub-list and to whom the printed first brochure version is addressed;
- f. printing a second brochure version for each subscriber in said second sub-list by calling up the second brochure version template and subscriber information corresponding to the variable print field, and printing the brochure using print information from the template and subscriber information, wherein each printed second brochure version includes personalized information unique to a subscriber included in the second sub-list and to whom the printed first brochure version is addressed;

- g. attaching the first and second printed brochure versions to respective copies of a the periodical to which the subscriber subscribes; and
 - h. sending each of the printed brochure versions with attached periodical to the subscriber to which the brochure is addressed.
- 2. (original) A method as in claim 1 wherein the sorting criteria relates to a characteristic of subscribers.
- 3. (previously presented) A method as in claim 1 wherein the sorting criteria relates to subscriber fiscal credit.
- 4. (original) A method as in claim 1 wherein at least 25% of the first and second printed brochure versions includes substantive editorial or public service information or both.
- 5. (currently amended) A method for targeting promotions to individual subscribers of a periodical comprising:
 - a. selecting at least one sorting criteria to classify each of the subscribers;
 - b. accessing a first database having information regarding subscribers, and accessing at least a second database having information on individuals that is related to the sorting criteria;
 - c. sorting subscribers into a first sub-group or a second sub-group by applying the sorting criteria to the first database and the at least second database;
 - d. printing a first brochure version for each of the subscribers listed in said first sub-group, wherein each printed first brochure version includes information

targeted to subscribers in the first sub-group and personalized information unique to the subscriber to whom the printed first brochure version is addressed;

e. printing a second brochure version for each of the subscribers listed in said second sub-group, wherein each printed second brochure version includes information targeted to subscribers in the second sub-group and personalized information unique to the subscriber to whom the printed second brochure version is addressed;

f. attaching the first and second printed brochure versions to respective copies of the periodical to which the subscriber subscribes; and

g. sending each of the printed brochure versions with the attached periodical to the subscriber to which the brochure is addressed.

6. (original) A method as in claim 5 wherein the sorting criteria relates to a characteristic of the subscribers.

7. (previously presented) A method as in claim 5 wherein the sorting criteria relates to subscriber fiscal credit.

8. (original) A method as in claim 5 wherein at least 25% of the first and second printed brochure versions includes substantive editorial or public service information or both.

9. (currently amended) A method for targeting a financial product or service promotion to subscribers of a periodical comprising:

a. selecting at least one qualifying criteria to sort the subscribers, wherein the qualifying criteria relates to credit history;

- b. for each subscriber, accessing a database of credit histories and determining whether the credit history of the subscriber satisfies the qualifying criteria;
- c. assigning subscribers that satisfy the qualifying criteria to a first group and assigning other subscribers to a second group;
- d. printing a first brochure version for each subscriber in said first group, wherein each printed first brochure version includes a pre-approved activation coupon for the product or service, and the coupon includes personalized information unique to the subscriber to whom the printed first brochure version is addressed;
- e. printing a second brochure version for each subscriber listed in said second group, wherein each printed second brochure version includes an application for the financial product or service, which application has not been pre-approved, and said second brochure version includes personalized information unique to the subscriber to whom the printed second brochure version is addressed;
- f. attaching the first and second printed brochure versions to respective copies of the periodical; and
- g. sending each of the printed brochure versions with the attached periodical to which the subscriber subscribes to the subscriber to whom the brochure is addressed.

10. (currently amended) A method as in claim 9 further comprising sorting subscribers who currently have the financial product or service ~~prior to step (b)~~ from those subscribers who do not currently have the financial product or service prior to accessing a database of credit histories and determining whether the credit history of the subscriber

satisfies the qualifying criteria and then, for each of the subscribers who does not currently have the financial product or service:

accessing a database of credit histories and determining whether the credit history of the subscriber satisfies the qualifying criteria;

assigning subscribers that satisfy the qualifying criteria to a first group and assigning other subscribers to a second group;

printing a first brochure version for each subscriber in said first group, wherein each printed first brochure version includes a pre-approved activation coupon for the product or service, and the coupon includes personalized information unique to the subscriber to whom the printed first brochure version is addressed; and

printing a second brochure version for each subscriber listed in said second group, wherein each printed second brochure version includes an application for the financial product or service, which application has not been pre-approved, and said second brochure version includes personalized information unique to the subscriber to whom the printed second brochure version is addressed~~to be the subject of steps (b) to (e).~~

11. (currently amendment) A method as in claim 10 further comprising:

h. printing a third brochure version for each subscriber currently having the financial product or service, wherein each printed third brochure version includes coupons to promote the use of the product or service, and said third brochure version includes personalized information unique to the subscriber to whom the printed ~~second~~third brochure version is addressed;

i. attaching the third brochure versions to respective copies of the periodical, and sending each of the printed brochure versions with the attached

periodical to which the subscriber subscribes to the subscriber to whom the brochure is addressed. ~~proceeding to step (g)~~

12. (new) A method as defined in claim 1, further comprising embodying at least one of the first or second brochure versions as a cover of the periodical to which the brochure version is attached.

13. (new) A method as defined in claim 12, further comprising applying at least one of the first or second brochure versions to the cover of the periodical.

14. (new) A method as defined in claim 5, further comprising embodying at least one of the first or second brochure versions as a cover of the periodical to which the brochure version is attached.

15. (new) A method as defined in claim 14, further comprising applying at least one of the first or second brochure versions to the cover of the periodical.

16. (new) A method as defined in claim 9, further comprising embodying at least one of the first or second brochure versions as a cover of the periodical to which the brochure version is attached.

17. (new) A method as defined in claim 16, further comprising applying at least one of the first or second brochure versions to the cover of the periodical.

18. (new) A brochure for attachment to a periodical comprising:

a cover sheet having a first cover page with a variable print area within which is indicia identifying a magazine subscriber name and subscriber address, wherein the first cover page further includes postage indicia, and the first cover page is exposed to view for mailing of the periodical, and

at least one insert sheet attached to an inside page of the cover sheet, wherein the insert sheet having a detachable coupon.

19. (new) A brochure as defined in claim 18 further comprising a second cover page.

20. (new) A brochure as defined in claim 19, wherein the first and second cover pages overlap substantially an entire page of a cover of the periodical.

21. (new) A brochure as defined in claim 18, wherein at least 25% of the brochure is substantive editorial or public service information or both.

22. (new) A brochure as defined in claim 18, wherein the cover sheet has two ply layers.

23. (new) A brochure as defined in claim 18, wherein the insert sheet has two ply layers.

24. (new) A method for forming a brochure to be attached to an outside cover page of a periodical using at least two webs comprising the steps of:

- a. printing a first continuous web with fixed indicia of substantive information, and with variable printed indicia which includes at least the name and address of an individual periodical recipient;
- b. folding and cutting the first continuous web to form a brochure cover having a first and second cover page, where the first cover page includes the name and address of the recipient;
- c. printing a second continuous web with fixed indicia of substantive information, and with variable indicia which includes information related to the recipient;
- d. at least one of folding, perforating, or cutting the second continuous web to form insert sheets, which includes at least one detachable coupon;
- e. assembling the brochure cover and insert sheets;
- f. attaching the second cover page to the outside cover page of the periodical to be mailed to the recipient; and
- g. mailing the periodical to the recipient using the name and address printed on the first cover page of the brochure as the mailing name and address of the periodical.

25. (new) A method as defined in claim 24, wherein assembling the brochure cover and insert sheets includes attaching the insert sheets to an inside page of the brochure cover.

26. (new) A method as defined in claim 24, wherein attaching the second cover page to the outside cover page of the periodical to be mailed to the recipient is performed by having the first and second cover pages of the brochure overlap substantially an entire page of a cover of the periodical.

27. (new) A method as defined in claim 24, wherein first cover page further includes postage indicia, and the first cover page of the brochure is exposed to view for mailing of the periodical.

28. (new) A method as defined in claim 24, wherein at least 25% of the brochure is printed with substantive editorial or public service information, or both.

29. (new) A method as defined in claim 24, wherein the coupon includes variable printed indicia.